

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application:

1 – 59. **(Canceled)**

60. **(Currently Amended)** A computer-implemented method comprising:
receiving ~~an instruction~~ a ticket at a host server from a consumer via a ~~thin~~ client device to perform a transaction, the ticket identifying selected information elements and including authorization from the client device for a vendor server to access the selected information elements from an information account associated with the consumer and maintained in a central data repository and accessible via a distributed network, the information account comprising a plurality of consumer information elements accessible and modifiable by the consumer;
interacting with a vendor server to request the transaction;
~~receiving authorization by a central data repository from the thin client device for the vendor server to access an information account associated with a consumer and maintained in a central data repository and accessible via a distributed network, the information account comprising a plurality of consumer information elements accessible and modifiable by the consumer; and~~
accessing by means of the host server the information account to retrieve a ~~payment identifier~~ the selected information elements and providing the ~~payment identifier~~ selected information elements to the vendor server to complete the transaction.

61. **(Currently Amended)** The method of claim 60, further comprising:
receiving consumer preferences for the transaction from the ~~thin~~ client device; and
wherein the interacting with the vendor server to request the transaction comprises communicating the consumer preferences to the vendor server.

62. **(Previously Presented)** The method of claim 60, further comprising retrieving consumer preferences for the transaction from the information account; and

wherein interacting with the vendor server to request the transaction further comprises communicating the consumer preferences to the vendor server.

63. **(Currently Amended)** The method of claim 60, wherein the ~~instruction~~ticket from the ~~this~~ client device further comprises authentication information; and

wherein the method further comprises authenticating the consumer based on the authentication information prior to interacting with the vendor database.

64. **(Previously Presented)** The method of claim 63, wherein the authentication information comprises consumer authentication information; and

wherein authenticating the consumer comprises verifying the consumer authentication information.

65. **(Currently Amended)** The method of claim 63, wherein the authentication information comprises an equipment identifier that uniquely identifies the ~~this~~ client device; and

wherein authenticating the consumer comprises verifying the equipment identifier.

66. **(Original)** The method of claim 60, wherein the transaction involves a vendor providing a product or service to the consumer.

67. **(Original)** The method of claim 60, wherein the transaction involves receiving at least one data file from the vendor server and storing the data file in the information account.

68. **(Previously Presented)** The method of claim 60, further comprising maintaining the information account in a central data repository accessible via the distributed network on behalf of the consumer.

69. **(Previously Presented)** The method of claim 60, further comprising receiving an acknowledgment from the vendor server indicating that the transaction has been completed and storing the acknowledgment in the information account.

70. **(Currently Amended)** A method for facilitating transactions comprising: maintaining an information account in a central data depository accessible via a distributed network, the information account comprising a plurality of consumer information elements accessible and modifiable by the consumer;
receiving a user selection of information elements at a client device;
receiving an instruction a ticket from [[a]]the thin client device at a vendor server to perform a transaction, the ticket identifying the selected information elements[[:]]and including
receiving authorization at the central depository from the thin client device for the vendor server to access the selected information elements in the information account; and
accessing by the central depository the information account to retrieve a payment identifierthe selected information elements and providing the payment identifierselected information elements to the vendor server to complete the transaction; and
processing a payment using the payment identifier.

71. **(Currently Amended)** The method of claim 70, further comprising: receiving consumer preferences for the transaction from the ~~thin~~ client device; and wherein ~~interacting with the vendor server to request the transaction~~receiving the ticket comprises ~~communicating~~receiving the consumer preferences [[to]]at the vendor server.

72-73. **(Canceled)**

74. **(Currently Amended)** The method of claim [[73]]70, wherein the ~~authentication information~~authorization comprises an equipment identifier that uniquely identifies the ~~thin~~ client device; and wherein ~~authenticating~~authorizing the consumer comprises verifying the equipment identifier.

75. **(Previously Presented)** The method of claim 70, wherein the transaction involves a vendor providing a product or service to the consumer.

76. **(Previously Presented)** The method of claim 70, wherein the transaction involves receiving at least one data file from the vendor server and storing the data file in the information account.

77. **(Currently Amended)** A computer readable medium having stored thereon computer-executable instructions comprising instructions effective to cause a computer to:

receive ~~an instruction~~ a ticket from the consumer via a ~~thin~~ client device to perform a transaction, the ticket identifying selected information elements[[:]] and including ~~receive~~ authorization ~~at a central repository from the thin client device~~ for the vendor server to access the selected information elements in an information account associated with a consumer and maintained in ~~[[the]]~~ a central data repository and accessible via a distributed network, the information account comprising a plurality of consumer information elements accessible and modifiable by the consumer;

interact with a vendor server to request the transaction; and

access the information account to retrieve ~~a payment identifier~~ the selected information elements and provide the ~~payment identifier~~ selected information elements to the vendor server to complete the transaction.

78. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to maintain the information account in a central data repository accessible via a distributed network on behalf of a consumer, the information account comprising a plurality of consumer accessible and modifiable information elements

79. **(Currently Amended)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive consumer preferences for the transaction from the ~~thin~~ client device.

80. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to retrieve consumer preferences for the transaction from the information account.

81. **(Currently Amended)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive authentication information from the ~~thin~~ client device and to authenticate the consumer based on the authentication information prior to interacting with the vendor database.

82. **(Previously Presented)** The computer readable medium of claim 81, wherein the authentication information comprises consumer authentication information; and wherein authenticating the consumer comprises verifying the consumer authentication information.

83. **(Currently Amended)** The computer readable medium of claim 81, wherein the authentication information comprises an equipment identifier that uniquely identifies the ~~thin~~ client device; and wherein authenticating the consumer comprises verifying the equipment identifier.

84. **(Previously Presented)** The computer readable medium of claim 77, wherein the transaction involves a vendor providing a product or service to the consumer.

85. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive at least one data file from the vendor server and store the data file in the information account.

86. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to

maintain the information account in the central data repository accessible via the distributed network on behalf of the consumer.

87. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive an acknowledgment from the vendor server indicating that the transaction has been completed and store the acknowledgment in the information account.